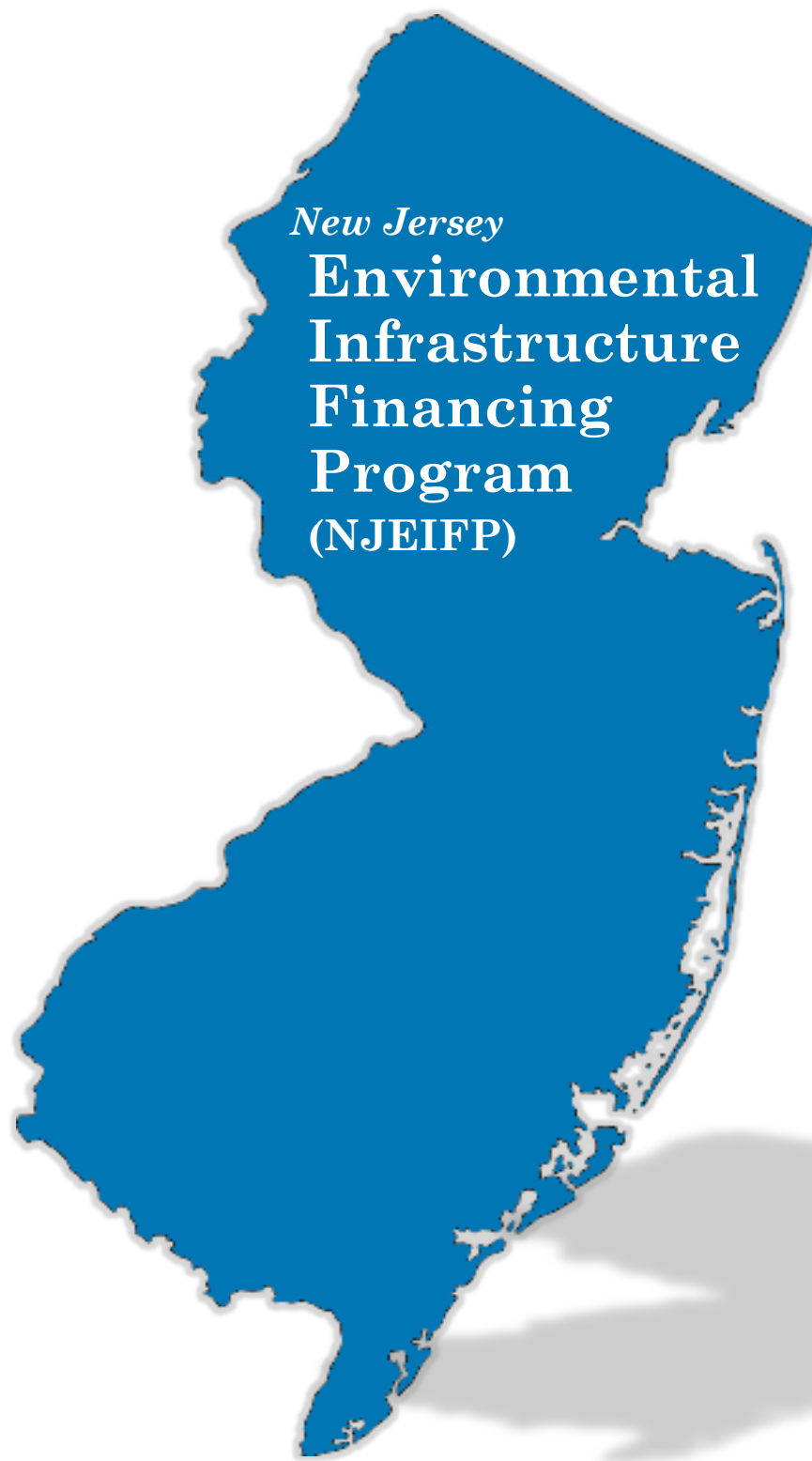


Funding Water Infrastructure for New Jersey



The Partnership:



New Jersey Department of
Environmental Protection



New Jersey
Environmental Infrastructure Trust



About Us

The New Jersey Environmental Infrastructure Financing Program (NJEIFP) is a partnership between the New Jersey Department of Environmental Protection (NJDEP) and the New Jersey Environmental Infrastructure Trust (Trust) to provide low cost financing for the design, construction, and implementation of projects that help protect and improve water quality and help ensure safe and adequate drinking water.

The NJEIFP finances projects by utilizing two funding sources. The Trust borrows funds through the issuance of revenue bonds. The NJDEP administers a combination of Federal State Revolving Fund (SRF) capitalization grants, as well as the State's matching funds, loan repayments, State appropriations and interest earned on such funds.

Since its inception in 1988, the NJEIFP has funded 1,350 projects totaling \$6.3 billion, provided an estimated \$2.3 billion in interest cost savings to the State's taxpayers and ratepayers, and provided over 130,000 direct construction jobs.



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Small System Asset Management

The Small System Asset Management funding package is designed for small water and wastewater systems to affordably finance and develop asset management programs. Asset management is the categorization of system assets along with a financial plan that lays out the methods, scheduling and financing of the strategic upkeep and replacement of such assets.

Larger systems are eligible for the interest-free planning and design loans (see page 15).

Benefits and Terms

- Projects can receive:
 - 100% principal forgiveness

Applicants are limited to \$100,000 per year.

Eligible Applicants

- Small drinking or clean water systems
- Municipalities or municipal utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Public and privately-owned water systems
- Nonprofit non-community water systems
- Public community water systems owned by water commissions, water supply authorities, or water districts

Applicants must serve 10,000 or fewer people.

Eligible Projects

- Asset management program development

Estimated Project Savings: 100%



Asset management helps achieve needed repairs, replacements, maintenance and upgrades.

Additional information:

- NJDEP Asset Management Program (www.nj.gov/dep/assetmanagement/)
- NJDEP Asset Management Guidance and Best Practices (www.nj.gov/dep/assetmanagement/pdf/asset-management-plan-guidance.pdf)

Coastal Community Water Quality Restoration

The Coastal Community Water Quality Restoration funding package provides funding for projects that eliminate, prevent or reduce shellfish bed or beach closings due to the presence of pathogens. The package prioritizes projects that fix failing onsite wastewater systems and cross connections between sanitary sewer and storm sewers.

Benefits and Terms

- Projects can receive:
 - 50% principal forgiveness
 - 25% DEP interest-free loans
 - 25% NJEIT market rate financing

Applicants are limited to \$5,000,000 per year. Allowable costs that exceed \$5,000,000 can receive the Base Clean Water Funding Package (see page 12).

Financing is dependent on the availability of funds.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

Eligible Projects

- Capital improvement projects
- Septic system rehabilitation
- Elimination of cross connections
- Projects that reduce shellfish bed or beach closings due to pathogens

Estimated Project Savings: 57%



Old Bridge Municipal Utilities Authority Laurence Harbor bulkhead and walkway funded through the NJEIFP

Additional information:

- Coastal Nonpoint Pollution Control Program (www.nj.gov/dep/cmp/czm_cnpp.html)
- Onsite Wastewater Management Program (www.nj.gov/dep/dwq/owmp_main.htm)

Green Infrastructure in Combined Sewer Overflow (CSO) Sewersheds

The Green Infrastructure in Combined Sewer Overflow (CSO) Sewershed funding package supports the utilization of green infrastructure practices to manage stormwater in CSO areas. Green infrastructure practices restore natural hydrology by infiltrating, evapotranspiring, harvesting, or otherwise managing stormwater. Effective use of green infrastructure is an important tool in a comprehensive approach to reducing the overflow of untreated wastewater from CSO outfalls.

Benefits and Terms

- Projects can receive:
 - 50% principal forgiveness
 - 25% DEP interest-free loans
 - 25% NJEIT market rate financing

The amount of applicants' allowable project cost per year is not limited.

Financing is dependent on the availability of funds.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

All applicants must be in a CSO sewershed.

Additional information:

- Green Infrastructure in New Jersey (www.nj.gov/dep/gi/index.html)
- NJDEP CSO Basics (www.nj.gov/dep/dwq/cso-basics.htm)

Estimated Project Savings: 57%



Hoboken City green infrastructure funded through the NJEIFP

Eligible Projects

- Bioswales, rain gardens and green roofs
- Porous pavement, permeable pavers and porous concrete
- Urban parks incorporating green infrastructure practices
- Green streets and street tree pits
- Other green infrastructure practices

Flow Abatement in Combined Sewer Overflow (CSO) Sewersheds

The Flow Abatement in Combined Sewer Overflow (CSO) Sewersheds funding package confirms New Jersey's commitment to supporting communities affected by CSOs. Waste water constructions projects in CSO sewersheds that reduce or eliminate excessive infiltration/inflow or extraneous flows can receive principal forgiveness and interest-free financing.

Benefits and Terms

- Projects can receive:
 - 50% principal forgiveness
 - 25% DEP interest-free loans
 - 25% NJEIT market rate financing

Applicants are limited to \$10,000,000 per year. Allowable costs exceeding \$10,000,000 can receive the Base Clean Water Funding Package (see page 12).

Financing is dependent on the availability of funds.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

All applicants must be in a CSO sewershed.

Additional information:

- NJDEP CSO Basics (www.nj.gov/dep/dwq/cso-basics.htm)

Estimated Project Savings: 57%



City of Paterson sewer system upgrade project

Eligible Projects

- Infiltration and inflow correction
- Sewer system rehabilitation
- Interceptors, pumping stations and force mains
- Treatment plant expansions
- Sewer separation
- Flood resiliency
- Wastewater reuse and conservation
- Other flow abatement projects

Barneget Bay Loans

The Barneget Bay funding package prioritizes and funds stormwater and non-point source pollution management projects in the Barneget Bay Watershed. Stormwater runoff is the most common way that nonpoint source pollution reaches local rivers, creeks, and other waterways, including the Barneget Bay. In Federal Fiscal Year 2017, a total of \$6 million in principal forgiveness is committed for the Barneget Bay Watershed.

Benefits and Terms

- Projects can receive:
 - 50% principal forgiveness
 - 25% DEP interest-free loans
 - 25% NJEIT market rate financing

Applicants are limited to \$4,000,000 per year.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

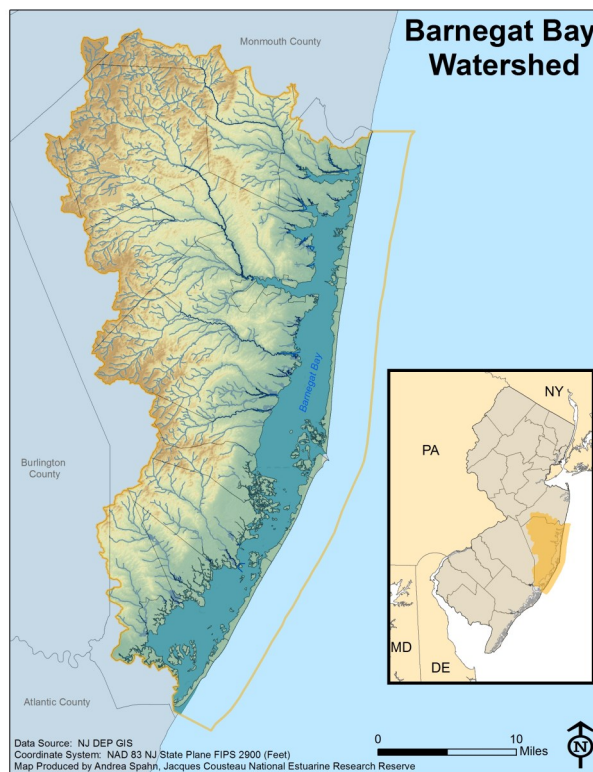
Eligible Projects

- Stormwater basin retrofits and retrofits to subsurface gravel wetlands
- Replacement of stormwater drainage collection systems and outfall reconstruction
- Underground stormwater detention and ground water recharge systems

Additional information:

- NJDEP Barneget Bay – Stormwater Runoff (www.nj.gov/dep/barnegetbay/plan-stomrwaterrunoff.htm)

Estimated Project Savings: 57%



Eligible Projects (cont'd)

- Porous pavement, permeable pavers and porous concrete
- Extension of sanitary sewer service in communities with failing septic systems
- Street sweepers, vacuum trucks and vehicle wash facilities
- Other non-point source pollution management projects

Lead Service Line Replacement Loans

The Lead Service Line Replacement funding package significantly reduces public health risks by identifying and replacing lead service lines in the state's drinking water infrastructure. Cost effective principal forgiveness funds are available to replace lead pipes and lead components, including mains and service lines. In Federal Fiscal Year 2017, a total of \$30 million in principal forgiveness is committed for lead service line replacement.

Benefits and Terms

- Projects can receive:
 - 90% principal forgiveness
 - 10% DEP interest-free loans

Applicants are limited to \$1,000,000 per year.

Eligible Applicants

- Publicly owned and nonprofit non-community water systems
- Public community water systems owned by water commissions, water supply authorities, or water districts

Applicants must serve communities with a median household income (MHI) less than the MHI for the county in which they are located

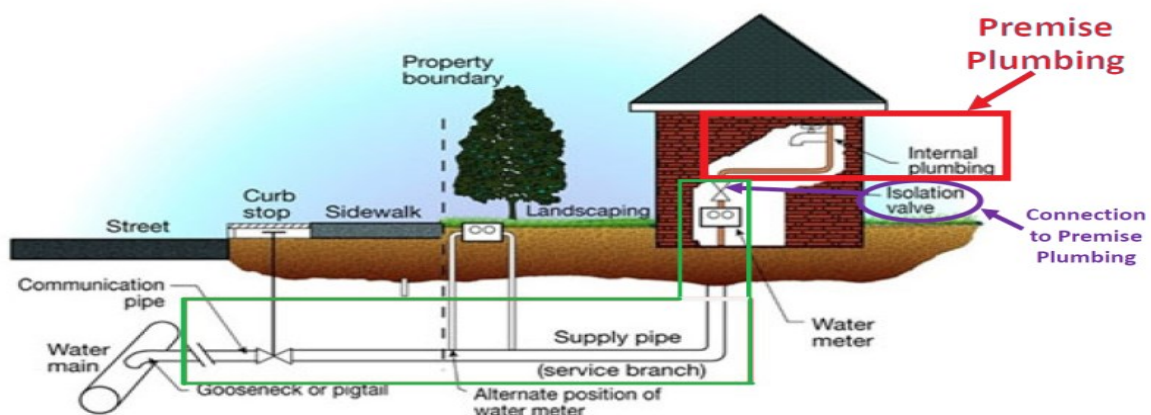
Estimated Project Savings: 93%

Eligible Projects

- Replacement of lead pipes and lead components, including mains and service lines
- Partial lead line replacements are not eligible

Additional information:

- NJDEP Lead in Drinking Water (www.nj.gov/dep/watersupply/dwc-lead.html)



Drinking water service line replacement up to the isolation valve is eligible

Nano Loans Program

The Nano Loans Program provides funding for small communities that prevent drinking water pollution. These projects are typically sponsored by smaller water companies that have limited financial and professional resources. In Federal Fiscal Year 2017, a total of \$4 million in principal forgiveness is committed for this funding package.

Benefits and Terms

- Projects can receive:
 - 50% principal forgiveness
 - 25% DEP interest-free loans
 - 25% NJEIT market rate financing

Applicants are limited to \$1,000,000 per year. Allowable costs exceeding \$1,000,000 can receive the Base Drinking Water Funding Package (see page 13).

Eligible Applicants

- Small public and privately-owned water systems
- Small nonprofit non-community water systems
- Small public community water systems owned by water commissions, water supply authorities or water districts
- Larger water systems acquiring small water systems in the calendar year 2016 or later, and that make the associated capital improvements

Applicants must serve 10,000 persons or fewer.

Eligible Projects

- Drinking water projects that protect public health
- Transmission and distribution systems
- Treatment systems

Estimated Project Savings:

57%



Clayton Borough 750,000 gallon water tower funded through the NJEIFP

Eligible Projects (cont'd)

- Water tower construction and painting
- Test and production wells
- Maintaining compliance with existing regulations

Additional information:

- NJDEP Drinking Water Loan Program (http://www.nj.gov/dep/watersupply/dws_loans.html)

Small Water System Engineering Loans

NJDEP is partnering with the Community Engineering Corps to identify water systems that serve fewer than 500 persons and need assistance meeting compliance. In Federal Fiscal Year 2017, a total of \$2.8 million in principal forgiveness is committed for improving treatment and distribution systems of small drinking water systems.

Benefits and Terms

- Projects can receive:
 - 100% principal forgiveness

Applicants are limited to \$500,000 per year.

Eligible Applicants

- Small public and privately-owned water systems
- Small nonprofit non-community water systems
- Small public community water systems owned by water commissions, water supply authorities or water districts

Applicants must serve 500 persons or fewer.

Eligible Projects

- Drinking water projects that protect the public health
- Upgrades in order to comply with existing regulations
- Transmission and distribution systems
- Treatment systems
- Water tower construction and painting
- Test and production wells

Estimated Project Savings: 100%



Borough of Beach Haven pump station funded through the NJEIFP

Additional information:

- NJDEP Drinking Water Loan Program (www.nj.gov/dep/watersupply/dws_loans.html)

Base Clean Water Funding Package

The Base Clean Water Funding Package provides low-cost financing to New Jersey communities for a wide range of water quality infrastructure projects that include wastewater, stormwater and other pollution control projects. The package prioritizes projects that repair wastewater problems such as leaking pipes, inadequate capacity, deficient treatment, combined sewer overflows, failing septic systems, or sludge disposal problems.

Benefits and Terms

- Projects can receive:
 - 75% DEP interest-free loans
 - 25% NJEIT market rate financing

The amount of the applicant's allowable project cost per year is not limited.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

Eligible Projects

- Wastewater treatment facilities
- Flood resiliency
- Infiltration and inflow correction
- Sewer system rehabilitation

Additional information:

- NJEIT Clean Water State Revolving Fund (www.njeit.org/clean-water/)
- NJDEP Clean Water State Revolving Fund (www.nj.gov/dep/grantandloanprograms/)

Estimated Project Savings: 20%



Township of Middletown Sewerage Authority aeration basin funded through the NJEIFP

Eligible Projects (cont'd)

- Interceptors, pumping stations and force mains
- New collection systems
- Correction of combined sewer overflows
- Malfunctioning septic systems solutions
- Wastewater reuse and conservation
- Other clean water projects

Base Drinking Water Funding Package

The Base Drinking Water Funding Package assists publicly owned and privately owned community water systems and nonprofit, non-community water systems to finance the cost of the wastewater infrastructure.

Benefits and Terms

- Projects can receive:
 - 75% DEP interest-free loans
 - 25% NJEIT market rate financing

The amount of the applicant's allowable project cost per year is not limited.

Eligible Applicants

- Public and privately owned water systems
- Nonprofit non-community water systems
- Public community water systems owned by water commissions, water supply authorities or water districts

Eligible Projects

- Drinking water treatment facilities
- Conveyance lines
- Water tower construction and rehabilitation
- Drinking water well drilling
- Projects to maintain compliance with existing regulations
- Other drinking water projects

Estimated Project Savings: 20%



Berkeley Township Municipal Utilities Authority drilling of a drinking water well funded through the NJEIFP

Additional information:

- NJEIT Drinking Water State Revolving Fund (www.njeit.org/drinking-water/)
- NJDEP Drinking Water State Revolving Fund (www.nj.gov/dep/grantandloanprograms/lu_dwsrf.htm)



Brownfield Redevelopment Funding Package

The Brownfield Redevelopment Funding Package provides funding to support a wide range of cleanup and remediation activities necessary to restore brownfield sites for re-use. Returning brownfield sites to productive use protects and improves water quality and preserves open space. It also boosts local tax revenue, creates jobs, revitalizes New Jersey's cities and towns, and improves the quality of life for area residents. In Federal Fiscal Year 2017, a total of \$60 million is committed for this funding package.

Benefits and Terms

- Projects can receive:
 - 50% DEP interest-free loans
 - 50% NJEIT market rate financing

Interest-free loans are limited, while NJEIT market rate financing is not. Additional funding may be available through the Hazardous Discharge Site Remediation Fund (<http://www.nj.gov/dep/srp/finance/hdsrf/>).

Eligible Applicants

- Private entities through public conduits. Public conduit partners include:
 - Municipalities or municipal utility authorities
 - Counties or county utility authorities
 - Regional water authorities or joint partnerships
 - Qualifying local government units

Public entities can access additional savings for similar eligible projects via the Base Clean Water Funding Package (see page 12).

Estimated Project Savings:

13%

Eligible Projects

- Land acquisition and conservation
- Site remediation and contaminated site cleanups
- New Landfills (water quality/protection aspects)
- Well sealing activities
- Capping systems and liners
- Stormwater runoff controls
- Sewer connections
- Treatment systems
- Leachate collection systems
- Barge shelters and containment booms
- Other remediation activities

Additional information:

- Brownfield Development Area Initiative (www.nj.gov/dep/srp/brownfields/bda)
- NJDEP Site Remediation (www.nj.gov/dep/srp/)

Planning and Design Loans

Planning and Design Loans are interest-free loans provided for engineering and environmental planning costs incurred during the planning and design phase of a water infrastructure project. Projects to develop and implement asset management plans, CSO long-term control plans and water loss prevention plans are eligible for financing and may be eligible for principal forgiveness.

Benefits and Terms

- Projects can receive:
 - 100% DEP interest-free loans

Loans must roll into an NJEIFP capital improvement project or be repaid in 3 years.

CSO long term control plans can receive loans for up to 10 years.

Eligible Applicants

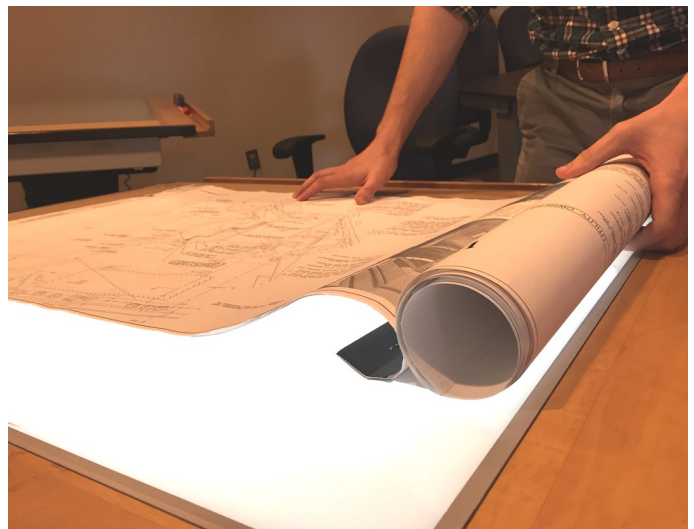
- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Private entities through public conduits

Eligible Projects

- Project plan preparation costs
- Engineering fees or surveys
- Environmental or geological studies
- Development of asset management plans
- CSO long-term control plans

Estimated Project Savings:

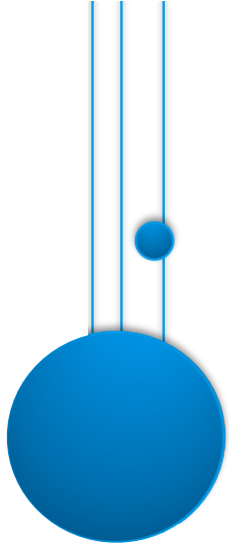
27%



New Jersey Department of Environmental Protection engineer reviews plans for well improvements

Additional information:

- NJDEP Asset Management Program (www.nj.gov/dep/assetmanagement/)
- NJDEP Asset Management Guidance and Best Practices (www.nj.gov/dep/assetmanagement/pdf/asset-management-plan-guidance.pdf)



Statewide Assistance Infrastructure Loan Program (SAIL)

The Statewide Assistance Infrastructure Loan (SAIL) program is a disaster relief loan program designed for project sponsors that anticipate receiving FEMA or other federal disaster relief grants. SAIL finances projects within a declared disaster area to rebuild water systems directly impacted by a declared disaster or improve resiliency of Clean Water and Drinking Water systems, without direct disaster impact. The program provides timely and cost effective funds in order to expedite support for impacted communities before they receive federal reimbursements.

Benefits and Terms

- Projects can receive:
 - 0-25% DEP interest-free loans
 - 75-100% NJEIT market rate financing

Loans must be repaid in 3 years.

Eligible Applicants

- Municipalities or municipal utility authorities
- Counties or county utility authorities
- Regional water authorities or joint partnerships
- Qualifying local government units
- Public and privately-owned water systems
- Nonprofit, non-community water systems
- Public community water systems owned by water commissions, water supply authorities and water districts

Applicants must be anticipating federal relief grant reimbursements (e.g. FEMA or HUD).

Eligible Projects

- Secondary and advanced wastewater treatment
- Well sealing
- Flood resiliency
- Treatment and storage facilities
- Interceptors, pumping stations and force mains
- Sewer system rehabilitation
- Transmission and distribution pipes
- Rehabilitated or developed sources that replace contaminated sources
- Projects to maintain compliance with existing regulations for contaminants with acute health effects and existing regulations for contaminants with chronic health effects
- Projects that address the exceedance of a recommended upper limit for secondary contaminants

Additional information:

- NJEIT State Wide Assistance Infrastructure Loan (SAIL) Program (www.njeit.org/disaster-relief)

How to Apply

Under the NJEIFP rolling application process, applications can be submitted year-round via the H2O loans portal.

To set up an H2LOans account, the project sponsor's Authorized Official should contact the NJEIT at 609-219-8601.

Once an account login and password have been created, the Authorized Official can access the Sponsor's H2LOans account using the login box at www.njeit.org or www.h2loans.com.

Upon login, the Authorized Official will be provided with additional information as to the designation of an Authorized Representative (who can create and submit applications) and Collaborators (who can contribute to document content).

Steps to Financing

Via H2LOans

1. Submit a Letter of Intent/Project Environmental Planning Document.
2. Submit a Project Loan Application, along with hardcopies of plans and specifications.
3. Upon approval from MFCE's Construction Section, the Project Sponsor will receive an Authorization to Award.
4. After a pre-construction conference and the issuance of a Notice to Proceed, construction will commence and the project will enter short-term financing.
5. Upon substantial completion of construction, the project will enter long-term financing.

Short-Term Loan Program

Short-term loans are available to fund construction of eligible infrastructure projects, provided that the projects have satisfied all NJEIFP requirements.

For State fiscal year 2017, all short-term construction loans are issued at a 0% interest rate for the duration of the construction period, not to exceed three fiscal years. Upon project completion, loans are rolled into NJEIFP long-term loans.

Additional short-term financing for engineering design and planning costs is available through the Planning and Design Loans (see page 15).

Disaster-impacted communities can apply for bridge loan financing projects to repair infrastructure and improve resiliency through the SAIL program (see page 16).

Program Requirements

All applicants must satisfy NJEIT, State of New Jersey and federal technical, administrative and environmental provisions as well as creditworthiness standards.

Unless otherwise noted, NJEIFP maximum loan terms are generally 30 years but cannot exceed the useful life of the facility.

Authorization to advertise and authorization to award will be provided to the project sponsor, upon approval from the NJDEP Municipal Finance and Construction Element (MFCE) and the Office of Equal Opportunity.

For further information regarding the regulations and policies of the NJEIFP go to: www.nj.gov/dep/dwq/722.htm.

Long Term Loan Program Overview

Loan Type	Max Term	Available Funds	Long Term at AAA Market Rate	Interest Free Loans	Principal Forgiveness (PFL)	Fees/Notes
Base Drinking and Clean Water	30 Years		25%	75%	0%	Fees: Standard DEP Fee ¹ ; Standard Trust Fee ² ; Standard COI Fee ³
Barneget Bay	30 Years		25%	25%	50%	Fees: Standard DEP and Trust Fee Notes: \$2M PFL cap per applicant
Coastal Community Water Quality Restoration	30 Years	First \$5M of Project Cost Above \$5M of Project Cost	25% 25%	25% 75%	50% 0%	Fees: Standard DEP and Trust Fee Notes: \$2.5M PFL cap per applicant
Brownfield Redevelopment	30 Years	First \$50M of Project Cost Above \$50M of Project Cost	50% 100%	50% up to \$25M of Project Costs	0% 0%	Fees: Either Standard DEP fee or Borrowers responsible for payment of third party engineering costs; Standard Trust Fee Notes: \$30M is reserved
Green Infrastructure in CSO Sewersheds	30 Years		25%	25%	50%	Fees: Standard DEP and Trust Fee Notes: No cap on PFL per applicant
Flow Abatement in CSO Sewersheds	30 Years	First \$10M Above \$10M	25% 0%	25% 100%	50% 0%	Fees: Standard DEP and Trust Fee Notes: \$5M PFL per applicant
NANO (0-10,000 residents)	30 Years		25%	25%	50%	Fees: No DEP Fee; Standard Trust Fee; No COI Fee Notes: \$500K PFL per applicant
Lead Service Line Replacment	30 Years		0%	10%	90%	Fees: Standard DEP and Trust Fee Notes: Available to communities with MHI less than county MHI; \$1M total cap per applicant
Small System Asset Management	30 Years		0%	0%	100%	Notes: \$100K PFL per applicant
Small Water System Engineering	30 Years		0%	0%	100%	Notes: \$500K PFL per applicant
Supplemental (additional loans for projects already funded)	See Notes					Notes: Term equal to original loan; No PFL Fees: Standard DEP and Trust Fee

¹Standard DEP Fee = 2% loan origination fee on total project costs.

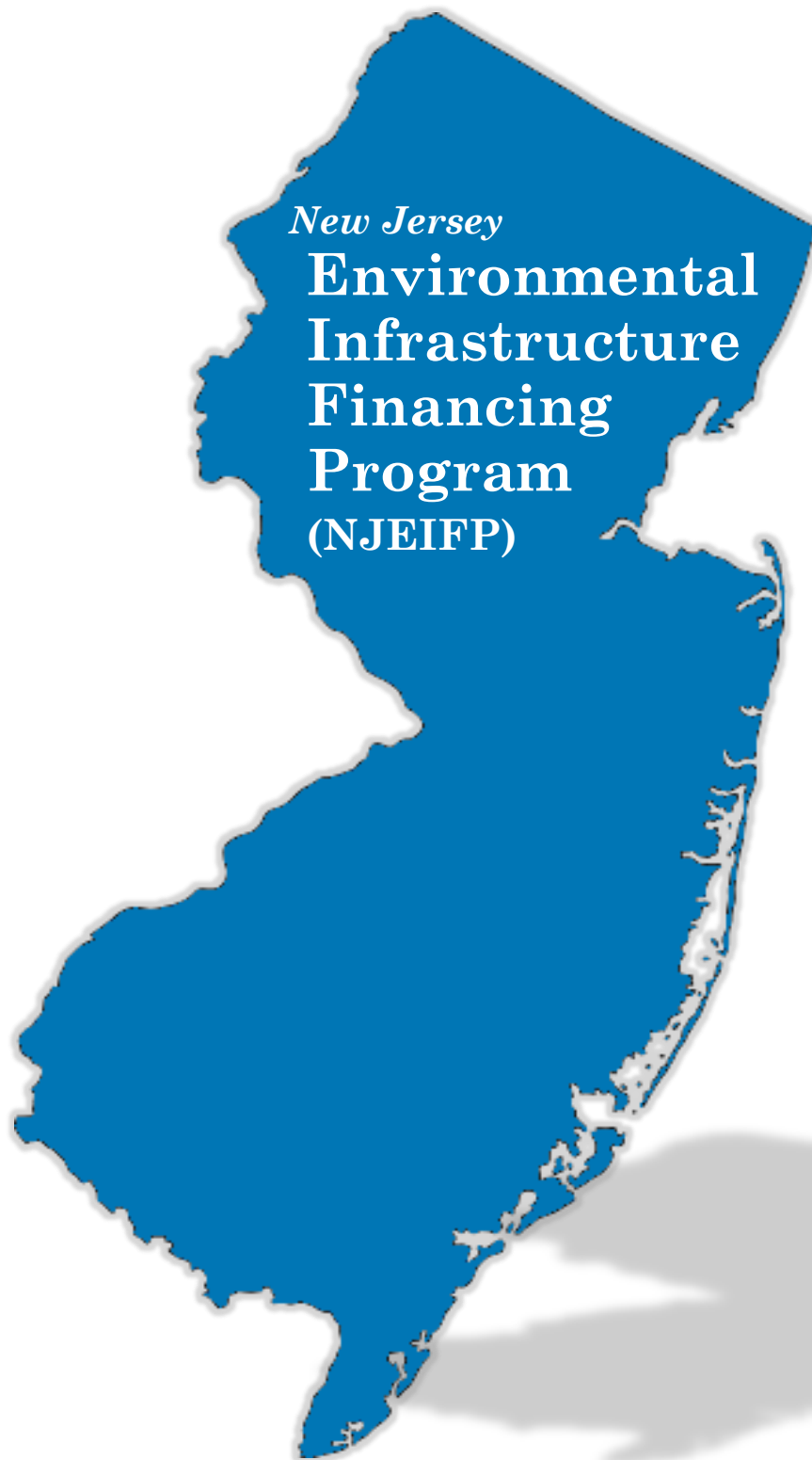
²Standard Trust Fee = 0.30% annual fee on original Trust loan amount.

³Standard COI Fee = 0.10% on the Trust loan amount payable at time of long-term loan issuance.

50% of the standard DEP fee will be incurred and financed through the Trust at the short-term loan closing. This amount will be refinanced at long-term loan closing. The remaining balance shall be billable in the long-term loan repayment schedule.

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New Jersey Department of
Environmental Protection

609-633-1170

www.nj.gov/dep/dwq/cwpl.htm



New Jersey
Environmental Infrastructure Trust

609-633-1170

www.njeit.org